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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Tiffany	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Chrystal	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	-	
		Last name	Last name
		First name	First name
		ristnane	Histiliano
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX5204	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Tiffany First Name	Chrystal Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live	EE1C C Indiana Ava Ant 1	If Debtor 2 lives at a different address:
		5516 S. Indiana Ave., Apt. 1 Number Street	Number Street
		ChicagoIllinois60637CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 140	8.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			_

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De	ebtor 1 <u>Liftany</u> First Name	Middle Nam	Chrystal ne Last Name		Case number (if kno	own)	
Б.							
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	icy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each				ndividuals Filing for
8.	How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to judge may, be the official poyou choose to	about how you may pay ck, or money order If you a credit card or check to the fee in installment of Pay Your Filing Fee in the fee be waived (Yout is not required to, was overty line that applies to	y. Typically, if you cattorney is with a pre-print of the second of the	ou are paying the submitting you ed address. e this option, sig official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on your and attach to A). If you are filing the file of the pay to	ce in your local court for you may pay with cash, your behalf, your attorney the Application for ang for Chapter 7. By law, a me is less than 150% of the fee in installments). If illing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District	Northern District of Illinois Northern District of Illinois		10/16/2015 MM / DD / YYYY 5/22/2015 MM / DD / YYYY	Case number _ Case number _ Case number _	15-bk-35294 15-bk-18130
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you
11.	Do you rent your residence?	✓ No.	e 12. r landlord obtained an ev Go to line 12. Fill out <i>Initial Statement A</i> this bankruptcy petition.				

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Tiffany Chrystal Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Tiffany Chrystal Signature of Debtor 1 Signature of Debtor 2 Executed on _ 5/24/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Tiffany		Chrystal	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, d	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		'
need to file this page.	/s/ Pellumb Hoxha		Date	5/24/2017
	Signature of Attorney for	or Debtor	M	IM / DD / YYYY
	. J			
	Pellumb Hoxha			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	·			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	phoxha@semradlaw.com
			· · · · · · · · · · · · · · · · · · ·	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Tiffany	Chrystal						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,840.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,840.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,607.00
Your total liabilities	\$45,607.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,209.00
5. Schedule J: Your Expenses (Official Form 106J)	\$0.004.00
	\$2,034.00

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Debtor 1 Tiffany Chrystal _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,196.17 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$19,764.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$19,764.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your c	ase:						
Debtor 1	Tiffan	v			Chrystal				
Debtor 1	First N		Middle N	lame	Last Name				
Debtor 2	U								
(Spouse, if fil	ing) First N	lame	Middle N	lame	Last Name				
	·	tcy Court for the:	Northern		District of Illinois (State)				
Case num (If known)	iber								Chook if this is an
Officia	l Form	106A/B							Check if this is an amended filing
Sche	dule A	B: Prope	rty						12/1
category v responsibl write your	where you the e for supply name and o	nink it fits best. E ing correct infor case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very	asset only once. If an curate as possible. If it is needed, attach a sequestion. r Other Real Estate	two married peop parate sheet to	ple are this for	filing together, both a	are equally
1. Do you	No. Go to P		quitable interest i	in an	y residence, building, l	and, or similar p	roperty	?	
	Yes. Where	is the property?							
1.1	Street addre	ss, if available, or	other description		at is the property? Che Single-family home Duplex or multi-unit bui Condominium or coope	lding		the amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property. Current value of the portion you own?
					Manufactured or mobile	home			
	Number	Street			Land Investment property Timeshare			Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life estate), if known.		
				Who	o has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o		k	Check if this is co (see instructions)	ommunity property
				H	At least one of the debte	•			
					er information you wis perty identification nu	h to add about t	his iten	n, such as local	
If you		more than one, li		Wha	at is the property? Che Single-family home Duplex or multi-unit bui Condominium or coope Manufactured or mobile	lding erative		the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?
	Number	Street	Zin Code		Land Investment property Timeshare Other			Describe the nature of interest (such as fee stitle the entireties, or a life	simple, tenancy by
	Oity	State	Zip Code		o has an interest in the	only ors and another		(see instructions)	ommunity property

property identification number:

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Debtor 1	Tiffany First Name	Middle Name	Chrystal Last Name	Case numbe	r (if known)	
1.3	et address, if available, or oth		That is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and ther information you wish to add	other	(see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wr	tion you own for a ite that number he		uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are			
	ns, trucks, tractors, sport uti		lso report it on Schedule G: Executo ycles	ory Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Chevrolet Impala 2006	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$1950.00	Current value of the portion you own? \$1950.00
3.2	Make Model: Year:		Who has an interest in the proone.	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Property and petror 1 only Creditors Wino Have Claims Secured by Property		Tiffany First Name	Middle Name	Chrystal Last Name	Case number	er (if known)	
Model: Year: Approximate mileage: Other information: Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 last some of the debtors and another Check if this is community property (see instructions) 3.4 Make Model: Year: Approximate mileage: Other information: Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, one. Year: Approximate mileage: Other information: Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Watercraft, aircraft, motor homes, atVs and vehicles, and accessories Watercraft, aircra			Middle Name			De wet deduct easured	alainea an annanationa. D
Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 last some of the debtors and another Check if this is community property (see instructions) Debtor 1 only Debtor 1 only Debtor 2 only Current value of the entire property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 4 and Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only	3.3			•	roperty? Check		•
Approximate mileage: Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 only Ocalions Who Have Claims or exemptions. Pite amount of any secured claims or exemptions. Pite amount of							
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another Check if this is community property (see instructions) Debtor 1 only Other information: Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Current value of the entire property? Debtor 1 only Debtor 1 only Current value of the entire property? At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Approximate mileage: Debtor 1 only Debtor 1 only Debtor 1 only Creditors Who Have Claims so exemptions. P the amount of any secured claims or exemptions							, , ,
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Instructions Make Model: Model: Debtor 1 only Current value of the entire property? Check one. Debtor 2 only Current value of the entire property?				At least one of the debtors	and another		
Make Model: Year: Debtor 1 only Debtor 2 only Current value of the entire property? Check one. Approximate mileage: Debtor 2 only Debtor 3 and Debtor 2 only Current value of the entire property? Debtor 4 only Debtor 5 only Current value of the entire property? Debtor 5 only Debtor 6 only Current value of the entire property? Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 1				Check if this is communi	ity property (see		
Model: Year: Approximate mileage: Other information: Other information				instructions)			
Year: Approximate mileage: Debtor 1 only Debtor 2 only Other information: Debtor 2 only Debtor 1 and Debtor 2 only Current value of the entire property? Current value of the entire property? Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No	3.4	Make		Who has an interest in the p	roperty? Check		
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Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	4.1	nples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
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At least one of the debtors and another Check if this is community property (see	4.1	nples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property
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	4.1	nples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 onl	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. Property limed claims on Schedule lims Secured by Property Current value of the
	4.1	nples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communicate instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 only At least one of the debtors only At least one of the debtors	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. Property limed claims on Schedule lims Secured by Property Current value of the
	4.1 4.2	nples: Boats, trailers, motors, No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	personal watercraft,	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communicate instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 only At least one of the debtors only At least one of the debtors	roperty? Check y and another (ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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De	ebtor 1	Tiffany First Name	Middle Name	Chrystal Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	in any of the following	items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	-	and furnishings liances, furniture, linens, china, kitchenv	ware		
V	No Yes. D	Describe	Misc Household Goods			\$500.00
		t ronics les: Televisions	s and radios; audio, video, stereo, and o	digital equipment; computers	s, printers, scanners; music	
<u> </u>	Yes. D	Describe	Used Electronics			\$250.00
	Examp		ue and figurines; paintings, prints, or other in, or baseball card collections; other co			
	No Yes. D	Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby eas; carpentry tools; musical instruments	equipment; bicycles, pool tal	bles, golf clubs, skis; canoes	
✓	No Yes. D	Describe				l
Ш						
	0. Fire Examp		es, shotguns, ammunition, and related	equipment		
	No Voc T	Describe				
Ш	163. L	Jeschbe				
	1. Clot Examp		clothes, furs, leather coats, designer wea	ar, shoes, accessories		
	No	S				1
⊻	Yes. L	Describe	Used Clothing			\$120.00
		-	ewelry, costume jewelry, engagement ri er	ings, wedding rings, heirloor	n jewelry, watches, gems,	
뇓	No Voc F	Describe				1
ш	163. L	Jeschbe				
		n-farm animal les: Dogs, cats	s, birds, horses			
✓	No					
	Yes. D	Describe				
_	4. Any No	other person	aal and household items you did not a	already list, including any	health aids you did not list	1
뇓		Describe				
Ш	165. L	วองนามส				
			lue of all of your entries from Part 3, number here	, including any entries for	pages you have attached	\$870.00

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Debt	tor 1 littany		Chrystal	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Y	our Financial Assets			
Do	you own or hav	e any legal or equitable interest	t in any of the following	j?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (ou have in your wallet, in your home, in	n a safe denosit how and on	hand when you file your netition	
_	No	ou have in your waller, in your nome, in	i a sale deposit box, and on	Thand when you life your pelition	
					\$20.00
17.	Deposits of mon			Cash:	
	Examples: Check	ing, savings, or other financial accounts nilar institutions. If you have multiple ac			
	✓ No		Institution name:		
	Yes		institution name.		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		unds, or publicly traded stocks funds, investment accounts with broker	rogo firmo, monov market ac	pequete	
	No No	iulius, ilivesillelli accoullis willi blokei	age lims, money market ac	counts	
	Yes	Institution or issuer name:			
	_				
19.		ded stock and interests in incorpora ship, and joint venture	ited and unincorporated b	ousinesses, including an interest in	
	No No	sinp, and joint venture			
	Yes. Give sp	ecific Name of entity		% of ownership:	
	information a				
	uioni				

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Debt	tor 1 Tiffany		Chrystal	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer a lssuer name:	checks, promissory no	tes, and money orders.	
21.	Examples: Interests in II No		, thrift savings accounts	, or other pension or profit-sharing plans	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:	_		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements companies, or others No	d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			
		-			

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Debt	tor 1 Tiffany	Chrystal Case number (if known) Middle Name Last Name	
24.	First Name Interests in a	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition	program.
		530(b)(1), 529A(b), and 529(b)(1).	F2
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts. equita	table or future interests in property (other than anything listed in line 1), and rights or powers	
		for your benefit	
	✓ No		
	Yes. Desc	cribe	
26.	Patents con	pyrights, trademarks, trade secrets, and other intellectual property	
20.		ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	cribe	
27.	Licenses fra	anchises, and other general intangibles	
21.		uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional license	es
	✓ No		
	Yes. Desc	cribe	
Mor	ney or prope	erty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own?
	Tax refunds o	owed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o		portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about	specific information Federal:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds of No Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and a	specific information ut them, including whether already filed the returns the tax years Local: ort et due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years Local: brt st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and of Family support Examples: Pass	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 settlement \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and of Family support Examples: Pass	specific information ut them, including whether already filed the returns the tax years Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property specific information Alimony: Maintenance Support:	## settlement ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00
28.	Tax refunds or ✓ No Yes. Give: about you a and a Family support Examples: Past ✓ No Yes. Give: Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: \$0.00
28.	Tax refunds or ✓ No Yes. Give: about you a and a Family support Examples: Past ✓ No Yes. Give: Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: \$0.00
28.	Tax refunds or No Yes. Give: about you a and a Family suppor Examples: Pass No Yes. Give:	specific information ut them, including whether already filed the returns the tax years	## settlement: \$0.00

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Deb	tor 1 Tiffany		Chrystal	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insur Examples: Health,		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
		e insurance company and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.			n someone who has died t proceeds from a life insurance polic	y, or are currently entitled to receive	
	Yes. Describe.				
33.		its, employment disputes, in	t you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent	and unliquidated claims o	of every nature, including counter	claims of the debtor and rights	
	No Yes. Describe.				
35.	Any financial ass	ets you did not already list			
	Ves. Describe.				
36.		•	om Part 4, including any entries fo		\$20.00
Part	5: Describe A	nv Business-Related Pr	operty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.			nterest in any business-related pr		
37.	No. Go to Par Yes. Go to line	t 6.	nterest in any business-relateu pi	operty:	Current value of the portion you own? Do not deduct secured claims or exemptions
38.		able or commissions you al	ready earned		
	Yes. Describe.				
39.		t, furnishings, and supplies ss-related computers, softwa		achines, rugs, telephones, desks, chairs, el	ectronic devices
	No Yes. Describe.				

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Debt	tor 1 Tiffany			Case number (if known)		
	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, equip	ment, supplies you use in bus	siness, and tools of your trade			
	✓ No					
	Yes. Describe					
41.	Inventory					
	- N					
	Yes. Describe					
	Tes. Describe					
42.	Interests in partnerships of	or joint ventures				
	✓ No					
	Yes. Give specific	Name of e	entity:	% of ownership:		
	information about				<u> </u>	
	them					
				 -	-	
40.4					<u> </u>	
43.	Customer lists, mailing lists	s, or other compilations				
	✓ No					
	Yes. Do your lists include	le personally identifiable informa	ation (as defined in 11 U.S.C. § 1	01(41A))?		
	☐ No					
	Yes. Describe					
44.	Any business-related prop	erty you did not already list				
	✓ No					
	Yes. Give specific					
	information				 ,	
						
			luding any entries for pages yo	u have attached		
or Pa	art 5. Write that number ne	re				
Part			g-Related Property You Ov	vn or Have an Interest In.		
	If you own or have an inter	rest in farmland, list it in Part 1.				
46.	Do you own or have any le	gal or equitable interest in a	ny farm- or commercial fishing	g-related property?		
	No. Go to Part 7.				Current value of the	
	Yes. Go to line 47.				portion you own? Do not deduct secured clai	ims
					or exemptions	
47.	Farm animals					
	Examples: Livestock, poultry	y, tarm-raised fish				
	✓ No					
	Yes. Describe					

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Debt	tor 1 Tiffany First Name		hrystal ast Name	Case number (if known)	
48.	Crops-either growing of		astivanie		
	✓ No Yes. Describe				
49.		oment, implements, machinery, fixture	s, and tools of trade		
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	✓ No Yes. Describe				
		l of your entries from Part 6, including here		ı have attached	
Part	7. Describe All Pro	perty You Own or Have an Intere	et in That You Did Not	List Abova	
		perty of any kind you did not already li			
		s, country club membership			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<u> </u>
Dord	o List the Totals of	Each Part of this Form			
Part		, line 2		•	
-	part 2 total vehicles, line		\$1950.00		
	art 4: Total financial as	d household items, line 15	\$870.00		
	Part 5: Total business-re	•	\$20.00		
		ishing-related property, line 52			
	Part 7: Total other prope				
62. 1	Гotal personal property.	Add lines 56 through 61	\$2840.00	Copy personal property total ▶	+ \$2840.00
co -	الدعد الدعد	Alexandra A/D Add Pro 55 Pro 00			\$2840.00
63. T	οται οτ all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your cas	se:		
Debtor 1	Tiffany		Chrystal	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				
Official	Form 106C		-	Check if this is amended filing
Schedul	e C: The Prope	erty You Clain	n as Exempt	04/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	identify the Property You Claim	i as Exempt				
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.					
	You are claiming state and federal r	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A	B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Used Clothing Line from Schedule A/B: 11	\$120.00	\$120.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)		
	Brief description: Chevrolet Impala, 2006 Line from Schedule A/B: 03	\$1,950.00	\$1,950.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)		
3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes						

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Deb	tor 1 Tiffany	C	Chrystal Case number (if know	n)
	First Name Midd	dle Name L	ast Name	
Part	2: Additional Page			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(b)
	description:	\$500.00	\$500.00	
	Misc Household Goods		100% of fair market value, up to any	
	Line from Schedule A/B: 06		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$20.00	\$20.00	
	Cash On Hand		100% of fair market value, up to any	
	Line from Schedule A/B: 16		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$250.00	\$250.00	
	Used Electronics		100% of fair market value, up to any	
	Line from Schedule A/B: 07		applicable statutory limit	

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		_ ,	. a.g. == 0.			
Fill in this info	mation to identify your o	ase:				
Debtor 1	Tiffany		Chrystal			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number						
, ,	Form 106D					Check if this is an amended filing
	-		01: 0			arrierided illing
Schedu	ile D: Credit	tors who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is	-		le are filing together, both are equants and attach it to t	•		
1. Do any	creditors have claims	secured by your proper	rty?			
✓ No.	Check this box and sub	mit this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
for each of	claim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill ir	n this inform	nation to identify your c	ase:			
Debt	or 1	Tiffany		Chrystal		
		First Name	Middle Name	Last Name		
Debt		E'm Nom.	NAC-L-III - NI	LastMassa		
(Spou	ise, if filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case	number			(State)		
(If kno						
Off	icial Fo	orm 106E/F				Check if this is an amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
other Form claim the e know	party to an 106A/B) and the last that are last that are last that are last the last	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C e boxes on the left. At	s or unexpired leases tha cutory Contracts and Un creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo is Secured by Property. If n	Iso list executory contracts or rm 106G). Do not include an lore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
_	Do any cre	editors have priority un	secured claims against	you?		
1.	No G	a ta Dart O				
1.	 √ 110. G	o to Part 2.				
1.	Yes.	o lo Parl 2.				

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Tiffany First Name Middle Na	Chrystal me Last Name	Case number (if known)	
Part 2				
3. D 	o any creditors have nonpriority unsecured. No. You have nothing to report in this positive. Yes. ist all of your nonpriority unsecured claims in the creditor separately for	ed claims against you? part. Submit this form to the s in the alphabetical order each claim. For each claim	ne court with your other schedules. er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already Part 3.If you have more than four priority unsecured claims fill or	included in Part 1. ut the Continuation
	ADDONIDATO			Total claim
4.1	ARRONRNTS Nonpriority Creditor's Name		Last 4 digits of account number 274R	\$2,500.00
	309 E PACES FERRY Number Street		When was the debt incurred? 8/2016	
	ATLANTA Georgia City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commisthe claim subject to offset? No Yes	30303 Zip Code nunity debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 21 Lease	
4.2	CB/VICSCRT Nonpriority Creditor's Name		Last 4 digits of account number 6180	\$615.00
	220 W SCHROCK RD Number Street WESTERVILLE Ohio City State Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a comm Is the claim subject to offset? ☑ No ☐ Yes	43081 Zip Code	When was the debt incurred? 6/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.3	City of Chicago - Parking and red Light Ticke Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street	ets	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent	\$13,000.00
	Chicago Illinois City State Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commus the claim subject to offset? ✓ No Yes	60680 Zip Code nunity debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Parking Tickets	

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim

4.4	CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street Houston Texas 77043 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number 4106 When was the debt incurred? 3/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$423.00
	Check if this claim relates to a community debt Is the claim subject to offset? No	Debts to pension or profit-sharing plans, and other similar debts Old Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	
4.5	CREDENCE RESOURCE MANA Nonpriority Creditor's Name 17000 DALLAS PKWY STE 20 Number Street	Last 4 digits of account number 1015 — When was the debt incurred? 3/2015 As of the date you file, the claim is: Check all that apply.	\$1,662.00
	DALLAS Texas 75248 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: AT T	
4.6	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0405 When was the debt incurred? 4/2013 As of the date you file, the claim is: Check all that apply.	\$18,856.00
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Yes

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Debtor 1 Tiffany Chrystal Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF ED/NAVIENT 4.7 \$908.00 Last 4 digits of account number ____ 0928 Nonpriority Creditor's Name PO BOX 9635 9/2015 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

		Contingent	
	WILKES BARRE Pennsylvania 18773		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.8	ENHANCED RECOVERY CO L	- Last 4 digits of account number 4195 _	\$2,435.00
	Nonpriority Creditor's Name 8014 BAYBERRY RD	When was the debt incurred? 12/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JACKSONVILLE Florida 32256	- Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	Other. Specify ORIGINAL CREDITOR: TMOBILE	
	Yes		
4.9	Illinois Tollway	- Last 4 digits of account number _	\$300.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Legal Dept	- Contingent	
	Davidada Corava	Unliquidated	
	Downers Grove Illinois 60515 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Tolls	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **JCITRON LAW** \$4,646.00 Last 4 digits of account number Nonpriority Creditor's Name 120 W MÁDISON ST#701 When was the debt incurred? 6/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60602 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 09 CHL **✓** No Other. Specify **PROPERTIES** Yes 4.11 ONEADVANTAGE \$262.00 Last 4 digits of account number 8358 Nonpriority Creditor's Name 1232 W STATE ROAD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LA PORTE Indiana 46350 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 10 ✓** No

Other. Specify

NIPSCO

Yes

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ebtor 1	liffany			Chrystal	Case number (if known)				
	First Name		Middle Name	Last Name	<u> </u>				
art 3:	List Other	rs to Be Notified A	About a Debt Tha	t You Already List	ted				
colle colle cred	ection ager ection ager	ncy is trying to colle ncy here. Similarly, i If you do not have a	ct from you for a de f you have more tha	ebt you owe to some	y, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional y debts in Parts 1 or 2, do not fill out or submit this page.				
Name	е			On which ent	On which entry in Part 1 or Part 2 did you list the original creditor?				
		ON BLVD S-400		Line 4.3	of (Check Part 1: Creditors with Priority Unsecured Claims				
Nun	Number Street				one): Part 2: Creditors with Nonpriority Unsecured Claims				
CHI	CAGO	Illinois	60604	Last 4 digits of	of account number				
City		State	Zip Code						

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 Debtor 1 First Name
 Tiffany Middle Name
 Chrystal Last Name
 Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$19,764.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$25,843.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$45,607.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:							
Debtor 1	Tiffany		Chrystal				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number	-		(

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Pers	on or company with wl	hom you have the co	ontract or lease	State what the contract or lease is for			
	icago Housing Authority			Residential Lease, Debtor is Lessee.			
inan	Name			Monthly Housing Lease			
60	60 E Van Buren St #12			•			
Nur	mber Street						
Chi	icago	Illinois	60605				
City	1	State	Zip Code				

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Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number			טט	cument Page	: 31 01 71
Debtor 2 (Spouse, if filing) First Name	Fill in thi	s information to identify your	case:		
Debtor 2 (Spouse, if filing) First Name	Debtor 1	Tiffany		Chrystal	
Spouse, iffiling First Name Middle Name Last Name District of Illinois (State)			Middle Name	Last Name	
Case number (liknown) Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person.			Middle Name	Last Name	
Case number (If known) Check if this is an amended filling Check if this is an amended filling Check if this is an amended filling Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person.	United S	tates Bankruptcy Court for the	: Northern	District of Illinois	
Check if this is an amended filing Check if this is an amended filing Check if this is an amended filing Codebtors Tour Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes No Yes No No Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent	Cooo nu	mhar.		(State)	
Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filling a joint case, do not list either spouse as a codebtor.) No					
Official Form 106H Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) ☑ No ☐ Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) ☑ No. Go to line 3. ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? ☑ No ☐ Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Name of your spouse, former spouse, or legal equivalent					
Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent	Offic	ial Form 1064			amended ming
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)	Onic	iai Foitii Tooti			
filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No	Sche	dule H: Your Co	debtors		12/15
Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Name of your spouse, former spouse, or legal equivalent	,	you have any codebtors? (If y	you are filing a joint case, do	not list either spouse as a	a codebtor.)
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent				-	
No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent	✓				
Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent			ner spouse, or legal equival	ent live with you at the t	ime?
Name of your spouse, former spouse, or legal equivalent			uity stata or tarritary did valu	livo?	Fill in the name and autrent address of that person
		Tes. III Which commu	illy state of territory did you	IIVG:	riii in the name and current address of that person.
Number Street		Name of your spouse,	former spouse, or legal equi	valent	
		Number Street			
City State Zip Code		City	State	Zip Co	de
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2	3. In C	column 1, list all of your code	ebtors. Do not include your	spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				•	,		
Fill in this inform	ation to identify	your case:					
	any		Chryst				
	st Name	Middle Name	Last N	ame		Che	ck if this is:
Debtor 2 (Spouse, if filing) First	st Name	Middle Name	Last N	ame			An amended filing
							A supplement showing post-petition chapter 1
United States Bank the:	kruptcy Court for	Northern	District of Illi	inois State)			expenses as of the following date:
Case number			(C	outo,			
(If known)						l	MM / DD / YYYY
Official Fo	rm 106l						
Schedule	l: Your In	come					12/1
information abou spouse. If more s number (if know	it your spouse. I space is needed	f you are separated and , attach a separate shed y question.	d your spous	se is n	ot filing w	th you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your em	ployment		Debtor 1				Debtor 2
information.		Empleyment status					
•	re than one job,	Employment status	Emplo	•			Employed
attach a separat			✓ Not Er	mployed			Not Employed
employers.		Occupation	-				
Include part tim		Employer's name					
self-employed v	vork.	Employer's address					
Occupation ma or homemaker,	y include student if it applies.		Number Str	reet			Number Street
			City		State	Zip Code	City State Zip Code
		How long employed there?					
Part 2: Give D	etails About M	Ionthly Income					
Estimate month	ly income as of t	he date vou file this form	. If vou have	nothing	ı to report f	or anv line. v	vrite \$0 in the space. Include your non-filing
Estimate month spouse unless you		he date you file this form	ı. If you have	nothino	to report f	or any line, v	vrite \$0 in the space. Include your non-filing
spouse unless you If you or your non	u are separated.	e more than one employer,	-		-		or that person on the lines below. If you need
spouse unless you If you or your non	u are separated. -filing spouse have	e more than one employer,	-		-	employers fo	
spouse unless you If you or your non more space, attact 2. List monthly	u are separatedfiling spouse have ch a separate shee gross wages, sala	e more than one employer,	combine the		tion for all e	employers fo	or that person on the lines below. If you need
spouse unless you If you or your non more space, attact 2. List monthly deductions.) be.	u are separatedfiling spouse have ch a separate shee gross wages, sala	e more than one employer, et to this form. ary, and commissions (befor calculate what the monthly w	combine the	informa	tion for all e	employers fo	or that person on the lines below. If you need

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Debt	or 1Tiffany First Name Middle Name	Chrystal Last Name	Case number known)	(if				
	The trial to	2401.14.110	For Debtor 1	For Debtor 2 or non-filing spouse				
Co	py line 4 here	→ 4.	\$0.00					
5. Lis	st all payroll deductions:							
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$0.00					
5b	o. Mandatory contributions for retirement plans	5b.	\$0.00					
50	2. Voluntary contributions for retirement plans	5c.	\$0.00					
50	d. Required repayments of retirement fund loans	5d.	\$0.00					
5e	e. Insurance	5e.	\$0.00					
5f	. Domestic support obligations	5f.	\$0.00					
50	g. Union dues	5g.	\$0.00					
5h	n. Other deductions. Specify:	5h.	+ \$0.00 +					
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +	-5f + 5g 6.	\$0.00					
7. Ca	Iculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$0.00					
8. Lis	st all other income regularly received:							
88	a. Net income from rental property and from operating a business, profession, or farm							
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar	nd						
	the total monthly net income.	8a.	\$0.00					
8b	. Interest and dividends	8b.	\$0.00					
80	 Family support payments that you, a non-filing spouse, of dependent regularly receive 							
	Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c.	\$0.00					
80	d. Unemployment compensation	8d.	\$642.00					
86	e. Social Security	8e.	\$0.00					
8f	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	its 8f.	\$900.00					
8.0	p. Pension or retirement income	8g.	\$0.00					
_ ~	n. Other monthly income. Specify: 2016 Tax refund pro-rated	_						
	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$2,209.00					
0.714		g 1 011.	Ψ2,203.00					
	alculate monthly income. Add line 7 + line 9. Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,209.00 +	=	\$2,209.00			
In frie	tate all other regular contributions to the expenses that y clude contributions from an unmarried partner, members of you ends or relatives. To not include any amounts already included in lines 2-10 or am	ur household, yo	ur dependents, your roomm					
	pecify:		. , ,	11.	+ \$0.00			
	dd the amount in the last column of line 10 to the amount rite that amount on the Summary of Schedules and Statistical States				\$2,209.00			
					Combined monthly income			
13. D	13. Do you expect an increase or decrease within the year after you file this form?							
<u> </u>	No.							
	Yes. Explain:							
_	-							

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		Docu	ment Page 34 of 71	-	
Fill in this infor	mation to identify your	case:			
Debtor 1	Tiffany First Name	Middle Name	Chrystal Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filir	ng
United States E	Bankruptcy Court for the:		District of Illinois		howing post-petition chapter 13 the following date:
Case number (If known)			(State)	MM / DD / YYYY	-
Official	Form 106J				
Schedul	e J: Your Exp	enses			12/15
information. If (if known). Ans	more space is needed, wer every question.	attach another sheet to this	e filing together, both are equall form. On the top of any additiona		
	cribe Your Househo	old			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a s	eparate household?			
г	No				
	Yes. Debtor 2 must fi	le Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	lo			
Do not list D Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	penses include f people other	lo			
than yourself and dependents		es			
Part 2: Estil	mate Your Ongoing	Monthly Expenses			
_	of a date after the bank		ou are using this form as a suppliplemental Schedule J, check the	•	•
	-	cash government assistance i it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership ex or the ground or lot. 4.	openses for your residence. In	clude first mortgage payments and		\$227.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Tiffany Chrystal Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$185.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$900.00
8. Childcare and children's education costs	8.	\$170.00
9. Clothing, laundry, and dry cleaning	9.	\$45.00
10. Personal care products and services	10.	\$27.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$180.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	. •	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	Ф0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Tiffan	•		Chrystal	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	es.				\$2,034.00
	ies 4 through 21.					\$0.00
, ,	` , , ,	,, ,,	from Official Form 106J-2			\$2,034.00
22c. Add lir	ie 22a and 22b. The res	sult is your monthly exp		22.		
23. Calculate	our monthly net inco	me.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,209.00
23b. Copy	your monthly expenses	from line 22 above.			23b	\$2,034.00
		ses from your monthly ir	icome.			\$175.00
The re	sult is your monthly ne	t income.			23c	
For examp	le, do you expect to fin	ish paying for your car lo	es within the year after your within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:								
Debtor 1	Tiffany		Chrystal					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(5.0.0)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
4.0	·		
×	/s/ Tiffany Chrystal	X	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 5/24/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill in this info	rmation to identify your o	case:					
Debtor 1	Tiffany		Chrystal				
	First Name	Middle Na		e			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ıme Last Nam	<u> </u>			
United States I	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(State	e)			
(If known)							Chook if this is a
Official	Form 107						Check if this is a amended filing
Stateme	nt of Financia	al Δffairs fo	r Individuals	Filing for	Rankru	intev	04/1
information. number (if kn	ete and accurate as po If more space is neede lown). Answer every q e Details About Your	ed, attach a separ uestion.	ate sheet to this form	On the top of			
	your current marital st		na wnere You Livea	Before			
		atus:					
	ırried t married						
	the last 3 years, have yo						
✓ No ☐ Yes	s. List all of the places yo	ou lived in the last 3	3 years. Do not include v	where you live no	W.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as I	Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Street			From
			То				To
				-			
City	y State	Zip Code		City	State	Zip Code	Comp on Dobtor 1
				Same as I	Jeptor 1		Same as Debtor 1
Nu	mber Street		From	Number Street			From
			To				To
City	y State	Zip Code		City	State	Zip Code	
	, Olale	Zip Code		Oity	Olule	Zip Joue	
and territo	e last 8 years, did you e ories include Arizona, Califo Make sure you fill out S	ornia, Idaho, Louisia	na, Nevada, New Mexico,	Puerto Rico, Texa			ommunity property states

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$7405.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$22057.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$21000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) EST YTD 2017 From January 1 of current year until \$642.00 Unemployment the date you filed for bankruptcy: EST YTD 2017 Food \$4,500.00 Assist EST Gross 2016 For last calendar year: \$0.00 Unemployment (January 1 to December 31, 2016 EST Gross 2016 Food \$10,800.00 Assist EST Gross 2015 For the calendar year before that: Unemployment \$0.00 (January 1 to December 31, 2015 EST Gross 2015 Food Assist \$10,800.00

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Debtor 1 Tiffany Chrystal __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Tiffany			Ch	rystal	Case number	(if known)
	First Name		Middle Name	Las	t Name	-	
Insi corp age	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any poerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi Incl	der? ude payments on No	debts gua	ranteed or cosigne	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State					
			Zip Code				
	Insider's Name		Zip Code				
	Insider's Name Number Street		Zip Code				

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	tor 1 Tiffany	Chrystal	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Tiffany	Chrystal	Case number <i>(if known)</i>	
	First Name Middle Name	Last Name		
\A/:.	him O was a hafaya way filad fay hawkwyntay	did you give one gifts on contribu	tions with a total value of move than \$600	O to only obority?
. Wit	hin 2 years before you filed for bankruptcy,	, did you give any girts or contribt	itions with a total value of more than \$600	o to any charity?
✓	No			
	Yes. Fill in the details for each gift or contri	bution.		
	Gifts or contributions to charities	Describe what you contr	buted Date you	Value
	that total more than \$600	· ·	contributed	
	Charity's Name			
	Number Street			
	0'1 0'11 7'2 0 11			
	City State Zip Code			
rt 6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy o	r since you filed for bankruptcy, o	lid you lose anything because of theft, fire	e, other disaster, or
gar	nbling?			
✓	No			
Ě	Yes. Fill in the details.			
ш		Describe and income	Data of ways	Value of managed
	Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that in		Value of property lost
		pending insurance claims		1.000
		A/B: Property.		
t 7:	List Certain Payments or Transfers			
abo	hin 1 year before you filed for bankruptcy, out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare	ruptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bank	ruptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare	ruptcy petition?		anyone you consulte
Inc	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare No	ruptcy petition?	services required in your bankruptcy.	
abo Inc	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare No	cruptcy petition? rs, or credit counseling agencies for	services required in your bankruptcy. any property Date payment or transfer	
abo Inc	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
abo Incl	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	ruptcy petition? rs, or credit counseling agencies for Description and value of	services required in your bankruptcy. any property Date payment or transfer	: Amount of
abo Incl	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
abo Incl	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
abo Incl	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
abo Incl	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Not You Person Who Made the Payment, if Not You Person Who Was Paid Number Street	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	recording agencies for process or credit counseling agencies for credit counseling agencies	services required in your bankruptcy. any property Date payment or transfer was made	t Amount of payment

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Debt		Tiffany		Chrystal	Case number (if kno	wn)	
		First Name	Middle Name	Last Name			
17.	help	o you deal with your cred not include any payment or	itors or to make payme		ehalf pay or transf	fer any property to	anyone who promised to
		No Yes. Fill in the details.					
				Description and value of any programmed	operty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	ousiness or financial aff and transfers made as se	ecurity (such as the granting of a secu			
				Description and value of prope transferred		any property or received or debts ge	Date paid transfer was made
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	eficiary? ese are often called asset-pr No		you transfer any property to a sel	f-settled trust or s	imilar device of wh	ich you are a
		Yes. Fill in the details.		Description and value of the p	property transferre	ed	Date transfer was made
		Name of trust					

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Debtor 1 Tiffany Chrystal Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Tiffany Chrystal _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Tiffany			Chrystal	Case r	number <i>(if F</i>	known)		
		First Name		Middle Name	Last Name					_
26.		e you been a part y No	y in any judic	cial or administra	ative proceeding under	r any environmenta	ıl law? Inc	clude settlem	ents and orde	rs.
	П	Yes. Fill in the det	ails.							
				C	Court or agency		Nature o	f the case		Status of the case
		Case title								Pending
				(Court Name					On appeal
		Case number		<u> </u>	NumberStreet					Concluded
					City State	Zip Code				_
Part	11:	Give Details Ab	oout Your E	Business or Co	nnections to Any Bu	ısiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the fol	llowing co	nnections to	any business	?
		A member of A partner in a An officer, di	a limited liab a partnership rector, or ma	oility company (Li o unaging executive	de, profession, or othe LC) or limited liability pa	artnership (LLP)	-time or p	art-time		
		An owner of a	at least 5% c	of the voting or ed	quity securities of a cor	poration				
		No. None of the a	hove annlie	s Go to Part 12						
	씜				dataila balaw for agab l	o ucinoco				
	Ш	res. Check all the	ат арріу аро	ve and illi in the t	details below for each I					
					Describe the nat	ure of the business	•		lentification n ial Security n	umber Do not umber or ITIN.
		Duningan Name			_			EIN:		
		Business Name								
		Number Street			Name of account	ant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code	_			From	To	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ess existed	
					Name of account	ant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nati	ure of the business		Employer Id	lentification n	umber Do not
					Dodding the nati					umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code	-	or bookkeeper		From	То	

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Deb	tor 1	Tiffany			Chrystal	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the de	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zip Code	-	
		1	Oldic	210 0000		
Part	12:	Sign Below				
t	rue a	and correct. I undokruptcy case can	erstand that result in fin	making a false sta es up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/\$/	Tiffany Chrys			· · · · · · · · · · · · · · · · · · ·
		Signat	ure of Debtor	1		Signature of Debtor 2
		Date :	5/24/2017			Date
	oid w	ou attach addition	nal nagge to	Vour Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
			iai payes to	Tour Statement of	rillaticiai Atlatis foi filulvic	uais rining for bankruptcy (Onicial Form 107):
	✓ N	lo				
	☐ Y	'es				
	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
Г	J N	lo				
Ė	j ,	es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distr	ict of lillings		
In re	Tiffany Chrystal		Case		
_	Debtor				(If known)
			Chapt	er C	chapter 13
	DISCLOSURE OF C	OMPENSATIO	ON OF ATTORN	NEY FOR D	EBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one ye rendered or to be rendered on behalf of	ar before the filing of the	e petition in bankruptcy, o	r agreed to be paid	to me, for services
	For legal services, I have agreed to acce	ot			\$4,000.00
	Prior to the filing of this statement I have	e received			\$500.00
	Balance Due				\$3,500.00
2.	The source of the compensation paid to	me was:			
	Debtor	Other (specify	/)		
3.	The source of the compensation paid to	me is:			
	✓ Debtor	Other (specify	/)		
4.	I have not agreed to share the above members and associates of my law		on with any other person (unless they are	
	I have agreed to share the above-di members or associates of my law fi the people sharing in the compensa	rm. A copy of the agreen			
5.	In return for the above-disclosed fee, I h	ave agreed to render leg	al service for all aspects o	f the bankruptcy ca	se, including:
	 a. Analysis of the debtor's financia bankruptcy; 	I situation, and renderin	g advice to the debtor in c	letermining whethe	r to file a petition in
	b. Preparation and filing of any pet	ition, schedules, statem	ents of affairs and plan wh	nich may be require	d;
	c. Representation of the debtor at	the meeting of creditors	and confirmation hearing	, and any adjourned	I hearings thereof;
	d. Representation of the debtor in	adversary proceedings a	and other contested bankri	uptcy matters;	
6.	By agreement with the debtor(s), the abo	ove-disclosed fee does r	not include the following s	services:	
		CERTIFIC	CATION		
	certify that the foregoing is a complete s or(s) in this bankruptcy proceedings.	tatement of any agreem	ent or arrangement for pay	ment to me for rep	resentation of the
	5/24/2017		/s/ Pellumb Ho	cha	
	Date		Signature of Attor		_
			Semrad Law Fir	m	
	_		Name of law fir		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$52.00 for expenses, leaving a balance due of \$3,862.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/24/2017		
Signed:			
/s/ Tiffan	y Chrystal		
		/s/ Pellumb Hoxha	
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Chrystal, Tiffany	Case No			
	Debtor(s)		Se NO.		
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	ΓRIX		
Ti knowledge		fy that the attached list of creditors is to	rue and correct to the best of their		
Date:	5/24/2017	/s/ Chrystal, Tiffa Chrystal, Tiffany Signature of De			

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

JCITRON LAW 120 W MADISON ST#701 Chicago, IL, 60602

ARRONRNTS 309 E PACES FERRY ATLANTA, GA, 30303

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CREDENCE RESOURCE MANA 17000 DALLAS PKWY STE 20 DALLAS, TX, 75248

CB/VICSCRT 220 W SCHROCK RD WESTERVILLE, OH, 43081

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

ONEADVANTAGE 1232 W STATE ROAD LA PORTE, IN, 46350

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Tollway PO Box 5544 Chicago, IL, 60680

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



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Date:	5/24/2017	
Signed:		
/s/ Tiffa	ny Chrystal Tolony Chatel	
		/s/ Pellumb Hoxha
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debt	or 1 Tiffany First Name	Middle Name	Chrystal Last Name	Case number (f known)	
16.	Calculate the median fam	nily income that applies to	you. Follow these st	eps:	AND AND AND AND COMMENTAL CONTRACTOR AND
	16a. Fill in the state in whic	h you live.	Illinois		
	16b. Fill in the number of p	eople in your household.	6		
		y income for your state and	Marine P		\$108,016.00
	household using the link specified	I in the separate instructions		find a list of applicable median income amounts, go online t may also be available at the bankruptcy clerk's office.	е
17.	How do the lines compare			time, and be dramated at the balling poly sound chief.	
				his form, check box 1, <i>Disposable income is not determin</i> lation of <i>Disposable Income</i> (Official Form 122C-2).	ned
	U.S.C. § 1325(b)(Calculation of Disp	check box 2, <i>Disposable income is determined under 11</i> cosable Income (Official Form 122C-2). On line 39 of the	nát
Part	Calculate Your Con	nmitment Period Under	11 U.S.C. §1325	(b)(4)	
18.	Copy your total average n	onthly income from line 1	1.		\$3,196.17
19.			,	se is not filing with you, and you contend that calculating of your spouse's income, copy the amount from line 13.	the
	19a. If the marital adjustmen	nt does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a fro	m line 18.			\$3,196.17
20.	Calculate your current mo	onthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$3,196.17
	Multiply by 12 (the nur	mber of months in a year).			x 12
	20b. The result is your curre	nt monthly income for the ye	ear for this part of the	form.	\$38,354.04
	20c. Copy the median famil	y income for your state and s	ize of household fro	m line 16c.	\$108,016.00
21.	How do the lines compare	?			
	Line 20b is less than lin commitment period is 3		red by the court, on	the top of page 1 of this form, check box 3, The	Charles Address
		or equal to line 20c. Unless of <i>iod is 5 years</i> . Go to Part 4.	herwise ordered by t	he court, on the top of page 1 of this form, check box	is delay conductor support
Part	Sign Below				9.000000000000000000000000000000000000
	By signing here I declar	e under penalty of perium the	at the information on	this statement and in any attachments is true and correct.	· · · · · · · · · · · · · · · · · · ·
	by olganing more, i doora		at this information on	and statement and in any attachments to bue and contoc.	• Works
	/s/ Tiffany Chrys	-1900000	lote.	Signature of Debtor 2	TO A COMMONOMINATION OF PARTY
	v	, U		•	0000000
	Date 5/24/2017 MM/DD/YYY	·Y		Date MM/DD/YYYY	Added or some and and a state of
		NOT fill out or file Form 1220 out Form 122C-2 and file it w		e 39 of that form, copy your current monthly income from	line 14

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		UNITED STATES BANKRUPTCY COURT Northern District of Illinois			
In re:	Chrystal, Tiffany Debtor(s)		Case No.		
	Debtailes		Chapter.	Chapter13	
		VERIFICATION (OF CREDITOR MA	TRIX	
TI knowledge		hereby verify that the att	ached list of creditors is t	rue and correct to the best of their	
Date:	5/24/2017		/s/ Chrystal, Tiff Chrystal, Tiffan Signature of De	, 1901W13 (C) 101	_

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Debto	or 1 Tiffany		Chrystal	Case number (ifknown)
Dobic	First Name	Middle Name	Last Name	
	Within 2 years before you filed to creditors, or other parties.	for bankruptcy, did y	ou give a financial statement t	o anyone about your business? Include all financial institutions,
	✓ No ✓ Yes. Fill in the details below	/.		
			Date issued	
	Name		MM/DD/YYYY	
				•
	Number Street			
	City State	Zip Code		
	City State	Zip Code		
Part '	12: Sign Below			
tr	ue and correct. I understand th	nat making a false sta fines up to \$250,000, rystal	or imprisonment for up to 20	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
	Signature or Debi	iori ()		Date
	Date 5/24/2017			Date
	No Yes			Is Filing for Bankruptcy (Official Form 107)?
ال	id you pay or agree to pay some	SOME WHO IS NOT AN A	itomey to help you mit out ball	nuproj termo:
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		•	•		
Fill in this infor	mation to identify your o	ase:			
Debtor 1	Tiffany First Name	Middle Name	Chrystal Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States E	Sankruptcy Court for the:		District of Illinois (State)	-	
(If known)	Form 106De	ec ·		-	Check if this is a amended filing
Declarat	ion About an	 Individual Deb	tor's Schedules		12/1
money or prop U.S.C. §§ 152,	erty by fraud in connec 1341, 1519, and 3571. I Below	tion with a bankruptcy ca	s of amended schedules, make use can result in fines up to \$2	ng a false statement, concealing 50,000, or imprisonment for up to	20 years, or both. 18
Did you p	ay or agree to pay som	eone who is NOT an attor	ney to help you fill out bankru	ptcy forms?	
LL.I	Name of person		Attach Bankruptcy Peti Signature (Official Forn	tion Preparer's Notice, Declaration, a. n 119).	nd
•	are true and correct.	re that I have read the su	mmary and schedules filed wit	th this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 5/24/2017

MM/DD/YYYY

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Debtor 1 Tiffany		hrystal ast Name	Case number (if known)			
First Name		st Ivanie				
Part 6: Answer These Que	estions for Reporting Purposes					
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property of the No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily to money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your	primarily for a perso business debts? <i>Bu</i> vestment or throug	nal, family, or household usiness debts are debts the h the operation of the bu	d purpose." hat you incurred to obtain isiness or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available	Yes. I am filing under Chapter expenses are paid that fu	Faced				
for distribution to						
unsecured creditors?	NAMES OF THE PROPERTY OF THE P	******				
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,0 5,001-10, 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$10,000,0 \$50,000,0	1-\$10 million [01-\$50 million [01-\$100 million [001-\$500 million [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million [01-\$50 million [01-\$100 million [001-\$500 million [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 1 of title 11, Under States Code. I understand the relief available under each chapter, and I choose to proceed					
	under Chapter 7. If no attorney represents me and	II did not pay or agr	ee to pay someone who	is not an attorney to help me fill		
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Tiffany Chrystal Signature of Debtor 1	anglight	Signature of Debi	tor 2		
	Executed on 5/24/2017 MM / DD	/ / ///	Executed on _	MM / DD / YYYY INSINSINA RELIGIOUS CONSISTENCE CONTROL CONTRO		